

## REMARKS

Attorney for Applicants has carefully reviewed the outstanding Office Action on the above-identified application. For the reasons set forth below, Applicants respectfully submit that the application is in condition for allowance.

Applicants respectfully submit that the Office Action does not address the amendments to independent Claim 29 introduced in Applicants' previous response dated August 22, 2007. In that response, Claim 29 was amended to recite the step of **"reporting a total risk score for each loan to a user of the system."** As set forth in the Remarks section of Applicants' previous response, Applicants respectfully submit that Broadbent, et al. fails to teach or suggest such a limitation. The system of Broadbent, et al. has no ability to report a score to a user, much less a total risk score. The present invention, by contrast, reports a score to a user indicating whether a loan is classified as "Pass," "High," or "Investigate." No such ability is provided in Broadbent, et al. Unfortunately, the present Office Action fails to address this additional limitation of Claim 29 directed to reporting a total risk score to a user of the system, and does not address Applicants' arguments with respect to same.

Additionally, Applicants respectfully submit that new dependent Claims 37-40 were also not considered in the Office Action. Unfortunately, only Claims 29-36 are addressed in the present Office Action. Claims 37-40 have thus not been examined.

In view of the foregoing, Applicants respectfully request that the previous amendment to independent Claim 29, as well as new dependent Claims 37-40, be given proper consideration.

With respect to the rejection in the present Office Action of Claims 29-36 under 35 U.S.C. § 112, second paragraph as being indefinite in connection with the claim term "predatory lending laws," Applicants respectfully traverse this rejection, and submit that this claim term is not indefinite. First, the specification is replete with examples of predatory lending practices, which are the subject of such laws. See, for example, page 1, line 21 - page 2, line 11 of the specification, which define predatory lending practices as including equity stripping, loan flipping, credit insurance packing, steering, pre-payment penalty charges, hidden balloon payments, bait and switch, packing, and fraud. Second, the specification clearly states that predatory lending laws are laws which have been enacted to deter predatory lending practices. This is apparent from page 2, lines 12-13 of the specification, which states "laws and ... statutes have been enacted to deter such practices." Thus, the claim term "predatory lending laws" is clearly definite, and particularly points out and distinctly claims the subject matter of the present invention. As such, Applicants respectfully request withdrawal of the rejection under 35 U.S.C. § 112, second paragraph.

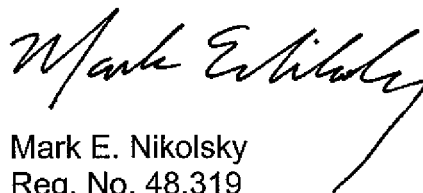
Finally, Applicants point out a discrepancy in the Office Action, in that the Office Action Summary sheet indicates that the present Office Action is non-final, but the body of the Office Action indicates that Claims 29-36 are under final rejection. Applicants

believe the present Office Action to be non-final, since Applicants previously filed a Request for Continued Examination (RCE) and the discrepancy of the present Office Action should be resolved in Applicants' favor.

All issues raised in the Office Action are believed to have been addressed. Claims 29-40 are pending and are in condition for allowance. Re-examination is requested and favorable action solicited.

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Respectfully submitted,



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